

Information to identify the case:

Debtor 1	Shahalam Hossain		Social Security number or ITIN xxx-xx-3586	
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)			Social Security number or ITIN -----	
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court	District of New Jersey			
Case number:	15-32015-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Shahalam Hossain

3/20/19

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Shahalam Hossain
 Debtor

Case No. 15-32015-SLM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 37

Date Rcvd: Mar 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2019.

db +Shahalam Hossain, 86 Caldwell Ave, Paterson, NJ 07501-2510
 515864871 Acs/us Bk Natl Brazos, C/o Acs, Utica, NY 13501
 515864881 +Citibank, Citicorp Credit Svcs/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
 515864883 +Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040, St Louis, MO 63179-0040
 515864884 +Citibank/Best Buy, Po Box 30253, Salt Lake City, UT 84130-0253
 515864885 +Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
 515864889 +++++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311 (address filed with court: Ditech Financial Llc, 332 Minnesota St Ste 610, Saint Paul, MN 55101)
 516079216 +Ditech Financial LLC, 7340 S. Kyrene Rd., Recovery Dept. T120, Tempe, AZ 85283-4573
 515864892 Fia Cs, Consumer Loan Pr, San Juan, PR 00929
 515864896 Ocwen Loan Servicing, P.O. Box 7805056, Orlando, FL 32878
 516087151 Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. BOX 24605, West Palm Beach, FL 33416-4605
 515864897 +Rubin & Rothman, LLC, 1787 Veterans Highway, Ste. 32, P.O. Box 9003, Islandia, NY 11749-9003
 517028033 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 517028034 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 20 2019 23:51:20 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 20 2019 23:51:15 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 515864876 EDI: CAPITALONE.COM Mar 21 2019 03:08:00 Capital One, Po Box 85015, Richmond, VA 23285
 515864872 +EDI: RESURGENT.COM Mar 21 2019 03:08:00 Cach Llc/Square Two Financial, Attention: Bankruptcy, 4340 South Monaco St. 2nd Floor, Denver, CO 80237-3485
 515864873 +EDI: RESURGENT.COM Mar 21 2019 03:08:00 Cach Llc/Square Two Financial, 4340 S Monaco St Unit 2, Denver, CO 80237-3581
 515864877 +EDI: CAPITALONE.COM Mar 21 2019 03:08:00 Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
 515864875 +EDI: CAPITALONE.COM Mar 21 2019 03:08:00 Capital One, Attn: Bankruptcy, Pob 30253, Salt Lake City, UT 84130-0253
 515864874 +EDI: CAPITALONE.COM Mar 21 2019 03:08:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 515948925 EDI: CAPITALONE.COM Mar 21 2019 03:08:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 515864879 +EDI: CHASE.COM Mar 21 2019 03:08:00 Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
 515864878 +EDI: CHASE.COM Mar 21 2019 03:08:00 Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
 515864880 +EDI: CHASE.COM Mar 21 2019 03:08:00 Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
 515864882 +EDI: CITICORP.COM Mar 21 2019 03:08:00 Citibank, 701 E 60th St N, Sioux Falls, SD 57104-0493
 515864886 +EDI: CITICORP.COM Mar 21 2019 03:08:00 Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
 515864888 EDI: DISCOVER.COM Mar 21 2019 03:08:00 Discover Financial, Po Box 15316, Wilmington, DE 19850
 515864887 +EDI: DISCOVER.COM Mar 21 2019 03:08:00 Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
 515864891 +EDI: TSYST2.COM Mar 21 2019 03:08:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 515864890 +EDI: TSYST2.COM Mar 21 2019 03:08:00 Dsnb Macys, Macys Bankruptcy Department, Po Box 8053, Mason, OH 45040-8053
 515864894 +EDI: CBSKOHLS.COM Mar 21 2019 03:08:00 Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
 515864894 +E-mail/Text: bncnotices@becket-lee.com Mar 20 2019 23:50:20 Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
 515864893 +EDI: CBSKOHLS.COM Mar 21 2019 03:08:00 Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
 515864893 +E-mail/Text: bncnotices@becket-lee.com Mar 20 2019 23:50:21 Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
 516067394 EDI: RMSC.COM Mar 21 2019 03:08:00 Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
 515864898 +EDI: RMSC.COM Mar 21 2019 03:08:00 Synchrony Bank/PayPal Cr, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 37

Date Rcvd: Mar 20, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

515864899 +EDI: RMSC.COM Mar 21 2019 03:08:00 Synchrony Bank/PayPal Cr, Po Box 965005,
Orlando, FL 32896-5005

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
517028042* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386
517976205* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386
517028043* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517976206* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
515864895 ##Ocwen, P.O. Box 6440, Carol Stream, IL 60197-6440

TOTALS: 0, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 22, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on March 20, 2019 at the address(es) listed below:

Aleisha Candace Jennings on behalf of Creditor OCWEN LOAN SERVICING, LLC ajennings@rasflaw.com
David G. Beslow on behalf of Debtor Shahalam Hossain yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
Kevin M. Butterly on behalf of Creditor OCWEN LOAN SERVICING, LLC bkyefile@rasflaw.com
Marie-Ann Greenberg magecf@magrue.com
Mark Goldman on behalf of Debtor Shahalam Hossain yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
Miriam Rosenblatt on behalf of Creditor OCWEN LOAN SERVICING, LLC bkyecf@rasflaw.com,
mrosenblatt@rasflaw.com
Patrick O. Lacsina on behalf of Creditor OCWEN LOAN SERVICING, LLC ,
PATRICK.LACSINA@GMAIL.COM
Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association et al ...
rsolarz@kmllawgroup.com
Seth Greenhill on behalf of Creditor OCWEN LOAN SERVICING, LLC sgreenhill@rasflaw.com,
bkyecf@rasflaw.com;RAS@cf.courtdrive.com
Sindi Mncina on behalf of Creditor OCWEN LOAN SERVICING, LLC smncina@rascrane.com
TOTAL: 10